

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Eastern District of Virginia

In re **Derrick James Gipsen,**
Kathryn Lynne Gipson

Debtors

Case No. **11-50372**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	16,377.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		2,590.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		56,661.96	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,471.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,693.25
Total Number of Sheets of ALL Schedules		28			
Total Assets			16,377.00		
Total Liabilities				59,251.96	

United States Bankruptcy Court
Eastern District of Virginia

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Debtors

Case No. **11-50372**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	20,450.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	20,450.00

State the following:

Average Income (from Schedule I, Line 16)	2,471.00
Average Expenses (from Schedule J, Line 18)	2,693.25
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,705.77

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		56,661.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		56,661.96

B6F (Official Form 6F) (12/07)

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors

**AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx6884 Asset Acceptance, LLC P.O. Box 2036 Warren, MI 48090	J	2010 Charge Account				374.41
Account No. xxxxxxxx6394 Bank of America Attn: Bankruptcy 14366 Warwick Blvd. Newport News, VA 23602	H	12/2010 Overdraft Fees				93.12
Account No. xxxx7273 Baystate Gas-Brockton PO Box 67015 Harrisburg, PA 17106	H	Opened 12/01/09 Re: West Bay Acquisitions				53.00
Account No. xxx5897 Bonneville Billing 1186 E 4600 S Ste 100 Ogden, UT 84403	J	Opened 8/01/08 Re: Rocky Mountain Power				92.00
Subtotal (Total of this page)						612.53

15 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
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Debtors

AMENDED**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx6056 CBCS PO Box 164089 Columbus, OH 43216	J	Opened 2/01/10 Re: Physician Associates, PC				126.00
Account No. xxxxxxxxxxx3676 Central Professional Services 801 Sunnyside Drive Cadillac, MI 49601	J	Opened 9/01/06 Re: Sparrow Roges Womens Center				145.00
Account No. xxxxxxx1100 Crawley & Crawley Real Estate 901 N. Armistead Avenue Hampton, VA 23669	J	9/8/2008 Judgment in Hampton General District Court GV0801281100				450.00
Account No. xxxxxx0528 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 6/01/10 Re: Riverside Regional				1,058.00
Account No. xxxxxx2063 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 8/01/10 Re: Riverside Regional				848.00
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,627.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors

AMENDED**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx8617 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 1/01/10 Re: Riverside Regional				698.00
Account No. xxxxxx0833 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 8/01/10 Re: Riverside Regional				598.00
Account No. xxxxxx0845 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 8/01/09 Re: Riverside Regional				503.00
Account No. xxxxxx0787 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 7/01/10 Re: Riverside Emergency Physicians				368.00
Account No. xxxxxx1196 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 7/01/10 Re: Riverside Emergency Physicians				368.00
Sheet no. 2 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,535.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx1346 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 10/01/09 Re: Riverside Emergency Physicians				350.00
Account No. xxxxxx2588 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 7/01/09 Re: Riverside Emergency Physicians				350.00
Account No. xxxxxx1565 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 5/01/10 Re: Riverside Emergency Physicians				350.00
Account No. xxxxxx2616 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 12/01/09 Re: Emergency Physicians				350.00
Account No. xxxxxx1154 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 7/01/09 Re: Riverside Emergency Physicians				254.00
Sheet no. 3 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,654.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Case No. **11-50372**

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx1347 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 10/01/09 Re: Emergency Physicians				254.00
Account No. xxxxxx1626 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 4/01/09 Re: Emergency Physicians				199.00
Account No. xxxxxx0656 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 8/01/09 Re: Riverside Emergency Physicians				199.00
Account No. xxxxxx1153 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 7/01/09 Re: Riverside Emergency Physicians				199.00
Account No. xxxxxx4130 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 6/01/09 Re: Riverside Emergency Physicians				199.00
Sheet no. 4 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,050.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Case No. **11-50372**

Debtors

AMENDED

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx4426 Credit Control Corp 11821 Rock Landing Dr Newport News, VA 23606	J	Opened 1/01/10 Re: Peninsula Radiology Associates				152.00
Account No. xxxxxx3169 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 9/01/09 Re: Riverside Regional				111.00
Account No. xxxxxx1521 Credit Control Corp 11821 Rock Landing Drive Newport News, VA 23606	J	Opened 6/01/09 Re: Riverside Regional				100.00
Account No. xxxx6476 ER Solutions PO Box 9004 Renton, WA 98057	H	Opened 8/01/09 Re: Sprint				404.00
Account No. xxxxxxxxxxxx8888 Glhegc 2401 International Lane Madison, WI 53704	H	Opened 8/01/09 Last Active 8/31/09 Educational				13,400.00
Sheet no. 5 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 14,167.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx8888 Glhegc 2401 International Lane Madison, WI 53704	H	Opened 8/01/09 Last Active 8/31/09 Educational				7,050.00
Account No. xxxxxxx0001 I C System, Inc. PO Box 64378 Saint Paul, MN 55164	J	Opened 4/01/07 Re: Great Expressions Dental Center				157.00
Account No. xxxxxxx8001 I C System, Inc. PO Box 64378 Saint Paul, MN 55164	H	Opened 12/01/05 Re: Oral Surgery Associates				75.00
Account No. xxxxxxxxx5003 Jefferson Capital Systems 16 Mcleland Road Saint Cloud, MN 56303	J	Opened 12/01/07 Re: Allied Cash Advance				228.00
Account No. xxxxxxxxxxxx6641 L.J. Ross & Associates PO Box 1838 Ann Arbor, MI 48103	J	Opened 5/01/07 Re: Ingham Radiology Associates, PC				46.00
Sheet no. 6 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 7,556.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Case No. **11-50372**

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx6330 Lake Trust Credit Union 501 S. Capitol Avenue Lansing, MI 48933	H	Opened 12/01/07 Last Active 1/26/11 Deficiency from Sale of Repossessed Vehicle				5,945.00
Account No. xxxxxxxxxxxxx3066 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 4/01/05 Re: Sparrow Health System				1,990.00
Account No. xxxxxxxxxxxxx2848 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 11/01/05 Re: Ingham Regional Medical Center				1,340.00
Account No. xxxxxxxxxxxxx5525 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	H	Opened 10/01/06 Re: Sparrow Health System				1,089.00
Account No. xxxxxxxxxxxxx9887 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 9/01/07 Re: Sparrow Health System				931.00
Sheet no. <u>7</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,295.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Case No. **11-50372**

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx0732 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	H	Opened 7/01/06 Re: Sparrow Health System				271.00
Account No. xxxxxxxxxxxx5758 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 6/01/07 Re: Sparrow Health System				269.00
Account No. xxxxxxxxxxxx0248 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 7/01/06 Re: Sparrow Regional Lab				202.00
Account No. xxxxxxxxxxxx2372 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	H	Opened 7/01/05 Re: Sparrow Health System				198.00
Account No. xxxxxxxxxxxx7734 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 1/01/07 Last Active 3/07/07 Re: Sparrow Health System				149.00
Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,089.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Case No. **11-50372**

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxxx5314 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	H	Opened 6/01/07 Re :Sparrow Health System				118.00
Account No. xxxxxxxxxxxxx5102 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 5/01/07 Re: Sparrow Health System				105.00
Account No. xxxxxxxxxxxxx3887 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 5/01/07 Re: Sparrow Health System				90.00
Account No. xxxxxxxxxxxxx8369 Lansing Professional B 100 S. Ottawa Street, Suite B Saint Johns, MI 48879	J	Opened 8/01/07 Re: Sparrow Regional Laboratory				31.00
Account No. xxx2774 Mid Michigan Collections 117 East Walker Street Saint Johns, MI 48879	J	Opened 10/01/07 Re: Delta Medical Center-A				24.00
Sheet no. <u>9</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						368.00

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx0790 National Credit Systems 117 E. 24th Street New York, NY 10010	H	Re: Park City Oral Surgery				68.00
Account No. xxxx5245 National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J	Opened 9/01/10 Re: The Hamilton Collection, Inc.				46.00
Account No. xxxx5243 National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J	Opened 9/01/10 The Bradford Exchange, Ltd.				40.00
Account No. xxxx5242 National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J	Opened 9/01/10 Re: Bradford Editions				36.00
Account No. xxxx5246 National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J	Opened 9/01/10 Re: The Bradford Exchange, Ltd.				35.00
Sheet no. 10 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 225.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

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Debtors

AMENDED

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx5244 National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J	Opened 9/01/10 Re: The Bradford Exchange, Ltd.				35.00
Account No. xxxx5241 National Recovery Agency 2491 Paxton Street Harrisburg, PA 17111	J	Opened 9/01/10 Re: The Bradford Exchange, Ltd.				35.00
Account No. xxxx7917 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.				477.00
Account No. xxxx7919 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.				440.00
Account No. xxxx2040 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	H	Opened 5/01/09 Re: Northwest Emergency Physicians, Inc.				309.00
Sheet no. 11 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,296.00

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors

AMENDED**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx1981 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 5/01/09 Re: Northwest Emergency Physicians, Inc.				198.00
Account No. xxxx7916 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.				190.00
Account No. xxxx8196 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	H	Opened 11/01/08 Re: Emergency Medical Associates				150.00
Account No. xxxx7120 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	H	Opened 10/01/08 Re: Emergency Medical Associates				125.00
Account No. xxxx7918 NCO Attn: Bankruptcy 507 Prudential Road Horsham, PA 19044	J	Opened 1/01/09 Re: Northwest Emergency Physicians, Inc.				85.00
Sheet no. 12 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 748.00

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**Case No. **11-50372**

Debtors

AMENDED**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx0152 NSA/Grandmas Kitchen P.O. Box 26599 Lehigh Valley, PA 18002	J	2010 Charge Account				27.22
Account No. xxxx82LT Patricia M. Lippincott 420 West Sheridan Rd Lansing, MI 48906	J	7/9/2002 Judgment in Ingham County General District Court 022582LT				1,187.00
Account No. xxx7047 Penn Credit Corporation P.O. Box 988 Harrisburg, PA 17108	J	2010 Charge Account				15.99
Account No. xxxx-xxxx-xxxx-1324 Portfolio Recovery Associates P.O. Box 12914 Norfolk, VA 23541	J	2010 Collection Account				1,589.72
Account No. EPU0 Rocky Mountain Services PO Box 459 Rock Springs, WY 82902	J	6/2008 Re: Questar Gasrock Springs				241.00
Sheet no. 13 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,060.93

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Case No. **11-50372**

Debtors

AMENDED

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx82N1 Senex Services Corporation Attn: Bankruptcy PO Box 90199 Indianapolis, IN 46290	H	Opened 7/01/08 Re: Ingham Regional Medical Center				152.00
Account No. xxxxxx90N1 Senex Services Corporation Attn: Bankruptcy PO Box 90199 Indianapolis, IN 46290	H	Opened 10/01/08 Re: McLaren Medical Management				94.00
Account No. xxx-xx-xx10 DC Social Security Administration Attn: Bankruptcy 11706 Jefferson Avenue Newport News, VA 23606	J	2009 - 2010 Social Security Disability Benefit Overpayments				6,000.00
Account No. xxxxxxxx7700 Sterling Church St. Furniture 1305 Baker Road Virginia Beach, VA 23455	J	12/23/2008 Judgment in Virginia Beach General District Court GV0805387700				430.00
Account No. xxxxxx4547 Tridentasset.com 5755 Northpoint Parkway Alpharetta, GA 30022	H	Opened 3/01/10 Re: Columbia House DVD				115.00
Sheet no. 14 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,791.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Derrick James Gipsen,
Kathryn Lynne Gipson**

Case No. **11-50372**

Debtors

AMENDED

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx-xxxx-xxxx-3139 True Logic Financial Corp. P.O. Box 4387 Englewood, CO 80155	J	2010 Charge Account				959.82	
Account No. xxxx-xxxx-xxxx-4099 True Logic Financial Corp. P.O. Box 4387 Englewood, CO 80155	J	2010 Charge Account				546.79	
Account No. xxxxx6698 Universal Fidelity, LP P.O. Box 941911 Houston, TX 77094	J	2010 Charge Account				80.89	
Account No.							
Account No.							
Account No.							
Sheet no. 15 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	1,587.50
						Total (Report on Summary of Schedules)	56,661.96

**United States Bankruptcy Court
Eastern District of Virginia**In re **Derrick James Gipsen
Kathryn Lynne Gipson**

Debtor(s)

Case No. **11-50372**Chapter **7****DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 5, 2011Signature /s/ Derrick James Gipsen**Derrick James Gipsen**

Debtor

Date April 5, 2011Signature /s/ Kathryn Lynne Gipson**Kathryn Lynne Gipson**

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Eastern District of Virginia

In re **Derrick James Gipsen**
Kathryn Lynne Gipson

Debtor(s)

Case No. **11-50372**
Chapter **7**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: ____]
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on ____.*]
- ☐ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☒ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: **Social Security Administration & Bank of America**.

Date: **April 5, 2011**

/s/ Richard Oulton

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **29640**

Mailing Address: **The Debt Law Group, PLLC**
7825 Midlothian Turnpike
Suite 104
Richmond, VA 23235

Telephone No.: **(804) 658-1142**

I, **Derrick James Gipsen , Kathryn Lynne Gipson** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: **April 5, 2011**

/s/ Derrick James Gipsen

/s/ Kathryn Lynne Gipson

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Derrick James Gipsen
Kathryn Lynne Gipson**

Debtor(s)

Case No. **11-50372**
Chapter **7**

TO:

**Social Security Administration
11706 Jefferson Avenue
Newport News, Virginia 23606**

**Bank of America
14366 Warwick Boulevard
Newport News, Virginia 23602**

**NOTICE TO
CREDITOR(S) (RE AMENDMENT)**

NOTICE IS HEREBY GIVEN that an amendment to the above-captioned debtor's schedules has been filed

- ☒ adding you as a creditor,
☐ deleting you as a creditor,
☐ correcting your address

A copy of the amendment is forwarded to you together with this notice.

[If amendment is adding creditor(s)] NOTICE IS FURTHER GIVEN that also forwarded to you together with this notice is a copy of the notice of the meeting of creditors called by the United States Trustee pursuant to Federal Rule of Bankruptcy Procedure 2003, giving the particulars of the case and stating the last date for the filing of claims (*if any was given*), for filing complaints objecting to the discharge and complaints to determine the dischargeability of certain debts; a copy of the discharge of the debtor, *if one has been entered*, a subsequent notice to file claims, *if one has been issued*, and any other filed document affecting the rights of the added creditor(s).

**Derrick James Gipsen
Kathryn Lynne Gipson**

Date: **April 5, 2011**

By **/s/ Richard Oulton**

Attorney for Debtor [or *Pro Se* Debtor]

State Bar No.: **29640**

Address: **The Debt Law Group, PLLC
7825 Midlothian Turnpike
Suite 104
Richmond, VA 23235**

Telephone No.: **(804) 658-1142**

CERTIFICATION

I certify that on **April 5, 2011**, I served a copy of the foregoing notice on the United States Trustee, any appointed trustee, and any and all entities affected by the amendment pursuant to Local Bankruptcy Rule 1009-1(A).

/s/ Richard Oulton

Richard Oulton 29640

Attorney for Debtor [or *Pro Se* Debtor]

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Derrick James Gipsen
Kathryn Lynne Gipson**

Debtor(s)

Case No. **11-50372**
Chapter **7**

**AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date **April 5, 2011**

Signature **/s/ Derrick James Gipsen**
Derrick James Gipsen
Debtor

Date **April 5, 2011**

Signature **/s/ Kathryn Lynne Gipson**
Kathryn Lynne Gipson
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571